

February 7, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005
Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the retirees of Delphi Corporation and was only made known to me by a phone call from a former co-worker on the afternoon of February 5th, 2009. I did not receive my information packet via FedEx until February 6th, 2009. Delphi's failure to communicate this important information, to all retirees affected, gives us a mere ten days to file our objections.

I hope that you will decide to reject Delphi's motion to cancel Document #14705. If not, I would like you to allow more than the noted April 1, 2009 effective date for this change to be implemented. Each and every retiree deserves more than seven and-a-half weeks to research and prepare for such a life changing event. Delphi has been granted delays and extensions on numerous occasions as they attempt to come out of bankruptcy. Why can't that same benefit be given to retirees who have spent over 30 years of their lives at this company? I personally worked daily under conditions where I felt threatened by my superiors that if I did not perform to their specifications and complete their required workloads, I could possibly face termination with absolutely no recourse. I survived this stress and finally was able to retire, only to be faced with Delphi asking your permission to walk away from the individuals who worked so long and hard to make them (in prior years) successful. Now we are hit with this latest development (loss of health care) which will cause financial hardship for every retiree. It will have huge impacts not only on the retirees, but also every community where retirees live.

As you know, the cost of living has increased significantly in the last two years. This coupled with the loss of health care benefits would have a crippling effect on the lives of

every retiree of Delphi Corporation. Most every employee participated in the company 401K; hoping that the amount would grow and they would have a considerable amount of money during their retirement years. As you know, that nest-egg has now been reduced by approximately 40% with the retiree not having the luxury of time and continued salary to recover. What we have left, we have to make last for the remainder of our life-time. Most retirees are not able to obtain employment, because of their age, to offset this additional expenditure of health, optical, dental & life insurance. Even if they or their spouses have no pre-existing condition, the cost would most likely be extremely high.

It is my belief that there are other ways to restructure the company and still retain health care for retirees. Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone. I personally would be willing to accept a higher co-pay (but was not given that option) and be allowed to continue my health care coverage through Delphi. Another option would be to offer ONE health care plan to retirees, with higher premiums, higher deductibles, etc. to cover catastrophic expenses.

Please know that each of the 15,000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

We ask you to REJECT this motion.

Sincerely yours,

Ellen L. Hoback
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